

Retrospective Rating



Safe workplaces



Early and safe return to work



Lower claim costs



Enroll in Retro, lower your claim costs
and reduce your experience factor.

You could pay less for workers'
compensation premiums and enjoy
potential refunds on premiums already paid. ☐ ☐





Retro can help you save some of your hard-earned money and reduce your workers' compensation costs.

Contact a Financial Incentive Coordinator

Retro staff can provide more information and assist you with enrollment options. Call the Retro program at 360-902-4851 or one of the following financial incentive coordinators:

Carl Singleton	360-902-4836
Rose Oram	360-902-4843
Diana Finch	360-902-4844
Kristeen Johnson	360-902-5448
Gary Van Cleef	509-324-2582

Find more information on the web

For information on enrollment, including an individual or group enrollment form you can download, visit our web site. Go to **Retro.LNI.wa.gov** and click on "How Retrospective Rating Can Help You."



What is Retro?

Retrospective Rating (Retro) is an insurance option available through the Department of Labor and Industries' State Fund. Retro allows participating employers to recover a portion of their workers' compensation premiums if they are able to reduce injury rates to their employees and lower associated claim costs.

Who qualifies for Retro?

If you have an active State Fund industrial insurance account, are current with all of your L&I payments and your annual workers' compensation insurance premiums are at least \$5,000, you qualify to participate in retro. Employers who pay less than \$5,000 annually in premiums may qualify to participate in a group retro.

Why should I consider Retro?

Any time one of your employees is injured it costs your company. The loss can be in production, hiring and training a replacement, rescheduling work to a later date, loss of a project or a job. On top of that, an injury can result in increased workers' compensation insurance premiums for your business. Retro can help you save some of your hard-earned money and reduce your industrial insurance costs.

How do I enroll?

Simple! Call us at 360-902-4851 and one of our representatives will assist you. Or if you prefer, visit our web site at **Retro.LNI.wa.gov** for enrollment information. You can enroll any quarter.



Retro requires a commitment to improve safety and prevent injuries in the workplace.

How will Retro benefit my business?

Retro enables you to have more direct control of the workers' compensation insurance premiums you pay L&I. Retro staff can assist you in developing an effective safety program aimed at reducing or eliminating employee injuries and workplace hazards.

Retro staff can help you set up a loss-control program so you are prepared if and when an employee injury does occur. A loss-control program is effective in minimizing the cost of injury claims because it focuses on returning the injured worker to work as soon as possible.

Our staff can also provide you with claims management training so you have a greater understanding of your role in the management of claims that affect your business.

How do I know which plan to choose?

Retro staff can provide information to help make an informed decision on plans and whether to join a group or enroll as an individual employer.

We can provide you with a feasibility study using your own premium and loss history.

Are there risks in Retro?

Yes. Being enrolled in retro requires a commitment to improve safety and prevent injuries in the workplace. If claim costs are higher than allowed in the plan selected, additional premiums will be assessed.

How are refunds determined?

We track the claims for three years and perform adjustments on each coverage year you are enrolled. The total adjustment process takes about 46 months.

We compare claim costs (developed losses) against the chosen plan limits. If the losses are less than the maximum allowed in your plan, you receive a partial refund of those premiums you paid in advance. However, if the losses are higher, you will be required to pay more.

Retro is much more than returned dollars. The dollars refunded are a measure of how successful you are at keeping your workers safe and able to work.

What services are offered in Retro?

Retro staff can provide consultation on return-to-work, assistance in the enrollment process, and review of claim trends and issues.

Our goal is to prevent injuries and improve workplace safety by making recommendations or assisting you through referrals to other available programs, such as safety consultations and risk management.

What does it cost?

Labor and Industries does not charge enrollment or services fees. Associations that sponsor Retrospective Rating groups can and do charge fees. Contact the sponsoring organization directly if you are interested in a retro group that they sponsor. They can tell you what their fees and other requirements are. A list of association-sponsored groups can be found at **Retro.LNI.wa.gov** .

What do we mean by “return to work?”

Studies show that the longer an injured worker is off work, the harder it is for him or her to get back to the original job and wage. For the employer, longer claims translate into higher workers' compensation premiums.

“Return-to-work” explores options for helping an injured worker get back to work as soon as safely possible. These options include work-site modifications, light duty or temporary assignment to different work.

Successful participants in L&I's Retrospective Rating program understand return-to-work strategies.



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